

Information to identify the case:

Debtor 1	Juan D Garza	Social Security number or ITIN	xxx-xx-0597
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)		Social Security number or ITIN	_____
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter	13 2/6/16
Case number:	16-03649		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Juan D Garza	
2. All other names used in the last 8 years	aka Juan Dedios Garza	
3. Address	684 Fieldcrest Drive, Unit C South Elgin, IL 60177	
4. Debtor's attorney Name and address	Paul M Bach Sulaiman Law Group, Ltd. 900 Jorie Boulevard Suite 150 Oak Brook, IL 60523	Contact phone (630)575-8181 Email: ecfbach@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/8/16

For more information, see page 2

Debtor **Juan D Garza**

Case number **16-03649**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>March 2, 2016 at 12:30 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Debtors must bring a picture ID and proof of their Social Security Number.</p>	<p>Location: 801 Warrenville Rd, Ste 655, Lisle, IL 60532-3614</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 5/2/16</p> <p>Filing deadline: 5/31/16</p> <p>Filing deadline: 8/4/16</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on: 4/1/16 at 10:00 AM, Location: 100 S 3rd Street, Courtroom 240, Geneva, IL 60134</p> <p>The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00 If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Juan D Garza
 Debtor

Case No. 16-03649-DRC
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: carmstead
 Form ID: 309I

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 Total Noticed: 33

Date Rcvd: Feb 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2016.

db +Juan D Garza, 684 Fieldcrest Drive, Unit C, South Elgin, IL 60177-3416
 tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
 24179252 +Alexian Brothers Medical Center, 22589 Network Place, Chicago, IL 60673-1225
 24179253 +Alexian Brothers Medical Center, 800 Biesterfield Road, Elk Grove Village, IL 60007-3396
 24179254 +Alexian Brothers Medical Group, PO Box 5588, Belfast, ME 04915-5500
 24179260 +Heartland Meadows Condominium Associatio, C/O RA Donald J. Rage, 1450 Plymouth Lane,
 Elgin, IL 60123-3278
 24179265 +Lidia Leanos, 471 Grove Street, Wood Dale, IL 60191-1319
 24179266 +Malcolm S. Gerald and Associates, Inc., 332 South Michigan Avenue, Suite 600,
 Chicago, IL 60604-4318
 24179267 +Malcomb S. Gerald & Associates, Inc., C/O RA David Stein, 322 S. Michigan Avenue #600,
 Chicago, IL 60604
 24179277 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
 Frederick, MD 21701)
 24179274 +Wal-Mart Stores, Inc., C/O C T Corporation System, 208 S. LaSalle Suite 814,
 Chicago, IL 60604-1101
 24179276 +Wells Fargo Bank, N.A., c/o Illinois Corporate Service Co., 801 Adlai Stevenson Driver,
 Springfield, IL 62703-4261
 24179278 +Wells Fargo Home Mortgage, 5620 Brooklyn Boulevard, Minneapolis, MN 55429-3056
 24179280 +Wells Fargo Home Mortgage, Inc., C/O RA Illinois Corporation Service,
 801 Adlai Stevenson Drive, Springfield, IL 62703-4261

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ecfbach@gmail.com Feb 09 2016 01:45:45 Paul M Bach, Sulaiman Law Group, Ltd.,
 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523

ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Feb 09 2016 01:47:01 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027
 24179255 +EDI: AIS.COM Feb 09 2016 01:08:00 Capital One, N.A. *, c/o American Infosource,
 P.O Box 54529, Oklahoma City, OK 73154-1529
 24179256 +EDI: CAPITALONE.COM Feb 09 2016 01:08:00 Capital One, N.A.*, 1680 Capital One Drive,
 Mc Lean, VA 22102-3407
 24179257 +EDI: CHASE.COM Feb 09 2016 01:08:00 Chase *, ATTN: Bankruptcy Department,
 P.O. Box 15298, Wilmington, DE 19850-5298
 24179258 +EDI: CHASE.COM Feb 09 2016 01:08:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 24179259 +E-mail/Text: electronicbkdocs@nelnet.net Feb 09 2016 01:47:28 Department of Education,
 121 S. 13th Street, Lincoln, NE 68508-1904
 24179261 +EDI: CAUT.COM Feb 09 2016 01:08:00 JPMorgan Chase Bank, N.A.,
 National Bankruptcy Department, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 24179262 +EDI: CHASE.COM Feb 09 2016 01:08:00 JPMorgan Chase Bank, N.A., 270 Park Avenue,
 New York, NY 10017-2014
 24179263 +EDI: CBSKOHLS.COM Feb 09 2016 01:08:00 Kohl's Credit *, N56 W17000 Ridgewood Drive,
 Menomonee Falls, WI 53051-7096
 24179264 +EDI: CBSKOHLS.COM Feb 09 2016 01:08:00 Kohls/Capital One, Po Box 3120,
 Milwaukee, WI 53201-3120
 24179269 +EDI: NAVIENTFKASMSERV.COM Feb 09 2016 01:08:00 Navient, PO B0x 9635,
 Wilkes Barre, PA 18773-9635
 24179268 +EDI: NAVIENTFKASMSERV.COM Feb 09 2016 01:08:00 Navient, Attn: Claims Dept, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 24179270 +EDI: RMSC.COM Feb 09 2016 01:08:00 Sams Club, Attn. Bankruptcy, PO Box 105968,
 Atlanta, GA 30348-5968
 24179271 +EDI: RMSC.COM Feb 09 2016 01:08:00 Synchrony Bank, PO Box 530916,
 Atlanta, GA 30353-0916
 24179272 +EDI: RMSC.COM Feb 09 2016 01:08:00 Synchrony Bank, c/o Recovery Management Systems Corp,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 24179273 +EDI: RMSC.COM Feb 09 2016 01:08:00 Synchrony Bank/Sams Club, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 24179275 +EDI: WFFC.COM Feb 09 2016 01:08:00 Wells Fargo Bank, N.A., 420 Montgomery Street,
 San Francisco, CA 94104-1298
 24179279 +EDI: WFFC.COM Feb 09 2016 01:08:00 Wells Fargo Home Mortgage, Po Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: carmstead
Form ID: 309I

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Total Noticed: 33

Date Rcvd: Feb 08, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2016 at the address(es) listed below:

Glenn B Stearns mcguckin_m@lisle13.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Paul M Bach on behalf of Debtor 1 Juan D Garza ecfbach@gmail.com,
ECFNotice@sulaimanlaw.com;Courtinfo@Sulaimanlaw.com;bkycourtinfo@gmail.com;Paul@BachOffices.com;m
badwan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexp
ress.info

TOTAL: 3